

**KML LAW GROUP, P.C.**  
**THE BNY INDEPENDENCE CENTER**  
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**PHILADELPHIA, PA 19106**  
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January 13, 2023

Brad J. Sadek, Esq.  
1500 JFK Boulevard  
Ste 220  
Philadelphia, PA 19102

RE: **NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION**  
Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for  
Pretium Mortgage Acquisition Trust vs. Ipatia C. Bueno and Jorge R. Rosario  
Case No. 18-14350 ELF  
Last 4 Digits of Loan No. 9298

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice.

- Regular mortgage payments for the months of June 2022 through November 2022, in the amount of \$1,262.34 per month;
- Regular mortgage payment for the month of December 2022, in the amount of \$1,276.31;
- Less Debtor Suspense credit in the amount of \$828.55;

**The total due is \$8,021.80 and must be received on or before January 28, 2023.**

- The monthly payment for January 2023, is/will be due on the 1st day of the month and is not included in the figure listed above.

**NOTICE TO BORROWER:** Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.  
/s/ Denise Carlon Esquire  
Denise Carlon Esquire  
KML Law Group P.C.  
BNY Mellon Independence Center  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
201-549-2363

cc: Ipatia C. Bueno  
Jorge R. Rosario